

UNIVERSITY OF CAPE COAST

INFORMATION TECHNOLOGY AND EMPLOYEE RECRUITMENT IN  
THE INSURANCE COMPANIES IN THE ACCRA METROPOLIS

BY

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DECLARATION

**Candidate's Declaration**

I hereby declare that this dissertation is the results of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date: .....

Candidate's Name: Kwame Asiamah

**Supervisor's Declaration**

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature: ..... Date: .....

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## ABSTRACT

Organisations are using information technology and increasing their corporate websites pages for recruitment purposes. Despite this increased utilization of information technology for employee recruitment, the extent to which employers perceive information technology as a useful source of employment information and their reactions to these practices have not yet been studied in the insurance companies in Ghana. This study examined the role of information technology in employee recruitment in the insurance companies in the Accra metropolis. The sample consisted of 168 employees of six selected insurance companies in the Accra Metropolis. Data was acquired by making use of a survey, conducted in six insurance companies in Ghana. The result indicated that insurance companies in Ghana used an aspect of information technology in employee recruitment such as computers, printers but some aspect of information technology are not in use such as social media. The research also reported that information technology has a role to play in recruitment activities, including: enhancing data processing of employee recruitment; enhancing better record keeping during employee recruitment exercises; enhancing monitoring of application for employment. Promote effectiveness in employee recruitment. The study recommended that national insurance commission should established information technology desk. This help desk will perform the traditional role of providing technical support on e-recruitment.

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DEDICATION

To my wife and sons

Gloria, Nana Kwame, Fiifi

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## CHAPTER ONE

### INTRODUCTION

#### **Background to the Study**

It is common knowledge that the 21<sup>st</sup> century marks the beginning in information technology era. In other words, we are in a century of increasing pace in knowledge acquisition through information technology. For instance, the Internet is responsible for making knowledge widespread and accessible to anybody who seeks information. Thus, information technology (IT) has been seen as one of the most important technological developments in recent history (Franz Robey & Koeblitz, 1986). It has been argued that advances in automation and information technology will results in increased productivity and product quantity (London & Bossman, 1989).

Current challenges in technology and the rate of information technology open up new opportunities for companies to communicate and work with. The business environment is fast changing technologies. It has been seen as one of the most important technological developments in recent history (Franz Robey & Koeblitz, 1986).

There is evidence that information technology applications are contributing to progress in critical development areas such as health, business, research and education. Over the years the importance of effective human resource management practices for organisations has been highlighted by the increase amount of research published in both scholarly and practitioner-focused journals and magazines (Barber, 1998).

The New Partnership for African Development (NEPAD), recognizing the importance of information technology in development decided to make information technology a major component on its agenda in 2005. This was because it considers IT as essential to achieving long-term, sustainable socio-economic development. The NEPAD e-Africa Commission (e-AC) was then tasked as the coordinating organisation responsible for developing and implementing information technology projects, one of which is the NEPAD e-school initiative. With the emerging information age, information technology is seen by a number of countries as critical for achieving progress in economic and social developments.

In Ghana, technology is marginalized by any measure, but over the years, the introduction of the internet, wireless technology and free radio broadcasts have vastly expanded communications and information. The internet is widely available. E-mail usage and wireless telephony are growing rapidly while radio stations are proliferating. Hakkarainen (2000) points out that information technology is a transformative tool and its full integration into school system is necessary to prepare students for the information society they will inherit. Over the years, the government of Ghana, realizing the importance of information technology has initiated a number of information oriented programmes and reforms to effectively deploy information technology in Ghana. It is clear from the foregoing that information technology (IT) virtually affects every aspect of work (Hooper 2007).

To this end Tiago Olivera and Martins (2010) opine that information technology (IT) is universally regarded as an essential tool in enhancing the competitiveness of the economy of a country. Hence, it is generally believed

that information technology has significant effects on firm's productivity. However, these effects will only be realized when information technology is widely spread and used. It is therefore not surprising that most of the industries and businesses including banking, insurance, education, manufacturing and hospitality etc. the world over in one way or other use a form of information and technology in their day to day activities including recruitment.

Recruitment is an important component of every organisation's operation. It ensures that the organisations have what it takes to execute their mandate. Currently, organisations are moving away from the traditional responsibilities of simple personnel administration to a more central role of human resource management where recruitment is seen as strategic functions.

The element of the recruited process which has been recognised as having a potential influence on recruitment outcomes include the impact of the recruited involved in the process, the administration recruited policies and procedures of the organisation, and the recruitment sources used to react and attract potential application (Rynes, 1991).

The research on organisation recruitment has attempted to assess the law of recruitment process influences on the application job choice decision process. The measures for this assessment have primarily been past-time recruitment outcomes as researched attempted to recruitment process variables with the application subsequent success on the job (Breaught & Starke, 2000).

It has long been claimed in the business world that people are the organisations greatest assets or people are the competitive advantage and as competition continues in the private sector, these assertions ring louder. It is

therefore essential that organisations find and recruit the best. Recruitment is the biggest single challenge facing Human Resource Managers today. If the success of the organisation ultimately depends on its employees, then recruitment task is arguably the most important of decision-making processes employers have to undertake (McMahon, 2006).

Many jobs require higher skills levels and no longer can managers rely solely on unsolicited applications to fill positions. To stay apace of their competitors and expand their operations around the world, companies have to look globally for workers. It is therefore essential that organisations do a good job of broadening their pools of talent i.e. the number and kind of people, able to contribute to the success of the organisations and the variety of ways in which they recruit. Lewis (1985) is of the opinion that the objective of the recruitment phase is to attract genuinely suitable candidates and examine their credentials carefully in order to produce a short list for the selection process. Apart from the methods used and the general administration of the task, the achievement of this objective would depend very much on how effectively job analysis task has been conducted. In many medium and large organisations it will be influenced by the human resource planning process. It is therefore a good investment to prepare adequately in planned and systematic manner to recruit to help attain organisational goals.

The need to identify and engage the very best and most suitable persons to occupy the vacant positions is what makes the recruitment exercise more difficult and not necessarily the availability of the qualified persons. The cost and time involved in the training of manpower and the embarrassment caused by selecting the wrong people could be reduced to the barest minimum

or eliminated if the right caliber of personnel are identified and recruited in the first place. Many failed recruitments are accompanied by regret on both sides. The recruitment process is absolutely important and has to be right-first time to prevent all the inequalities that go with a wrong decision (Sharma, 2006).

This implies that for the recruiter to begin the search for the person who has the skills to do the job and fit into the culture of the firm, they need more than just a list of skills and should in addition understand the culture and environment. Therefore, whatever the nature of the organisation, the effectiveness of its operations depends upon its staff. Recruitment therefore should be done in such a way that the objective of an organisation's human resource plan are achieved; recruitment must ensure correct fit between personnel and job in order to maximize efficiency. This is essential to good human resource management practice (Mullins, 1994).

In every organisation, there are three major resources to be managed for the organisation to achieve its objectives and goals. They are human, material and financial resource. Out of these the human resource is the most difficult to manage; the reason being that every human being is born unique and therefore is bound to have different characteristics; that is the way they think, feel, reason and act. Secondly, they control and coordinate the other resources. They constitute the work force of the organisation and are referred to as personnel. Therefore human resource department in the insurance industry has the task to recruit and has to look at the modern way to recruit employee, which is the use of information technology for recruitment.

### **Statement of the Problem**

The success of organisations in this modern business environment depends on the caliber of the manpower that steers the day to day affairs of the organisations. The process of recruiting all categories of employees into both private and public companies has been a matter of concern to many and needs attention for it is the wish of every organisation to attract the best human resource in order to channel their collective effort into excellent performances.

Research has shown that companies which attempt to increase their competitiveness by investing in new technology and becoming involved in the quality movement also make investment in the state of the art staffing (McMahon, 2006). However, while the literature seems to support the importance of information technology in general, little is known about how the concept of information technology for recruitment is being used or implemented in various institutions Ghana. It is this gap that has provided the motivation to explore information technology and employee recruitment in the insurance industry in the Accra Metropolis in the greater Accra region of Ghana where most of the registered insurance companies in Ghana can be found. Therefore, the essence of this study is to explore the use of information technology in employee recruitment in the insurance industry in Ghana.

### **Objectives of the Study**

The general objective of the study was to explore the contribution of information technology to employee recruitment in the insurance industry in Ghana.



The specific objectives were to:

1. Explore the various facets of the information technology and employee recruitment in the insurance industry.
2. Examine the relationship between information technology and employee recruitment in the insurance industry.
3. Assess the institutional arrangement and capacity of the insurance industry to use information technology in employee recruitment.

### **Research Questions**

In the light of the stated objectives, the following research questions were addressed in the study.

1. What are the various facets of the information technology as they relate to employee recruitment?
2. Is there any significant relationship between information technology and employee recruitment in the insurance industry?
3. What institutional arrangement and capacity are in place for the insurance industry to use information technology in employee recruitment?

### **Significance of the Study**

The use of technology in recruitment is not new. Applicant tracking systems have been around for more than 15 years now, and mobile phones and job boards for over 20 years. But a shift in technology is now under way that is fundamentally altering interaction with candidates. The combination of smartphones and the Web is changing candidates' expectations. With their experience of technology defined by sites like Amazon and eBay, and social

media platforms such as Facebook, Twitter and LinkedIn, they expect organisations recruitment systems to be as simple and rewarding to use. As a result, there is an advent of five significant technological developments that are becoming essential elements of world-class recruitment programmes. A study of information technology and employee recruitment will help companies in Ghana to adopt measures in the context of information technology and employee recruitment. The study is very significant because it will add to the existing literature or the research will be added to the stock of knowledge and works already written on information technology and employee recruitment. It will also be beneficial to the academic community and decision makers who deal directly with the insurance sector and to make meaningful recommendations and suggestions to improve e-recruitment in the insurance sector in Ghana.

Finally the study offers potential theoretical contribution. In the areas of theoretical contribution, the results of the study are expected to add new knowledge to theoretical work on employee recruitment and specifically, the role information technology plays in employee recruitment in Ghana

### **Organisation of the Study**

The study is divided in to five chapters. Chapter One presents a background to the study by introducing the concept of information technology and employee recruitment in the insurance industry in Ghana. It also states the problem and the objectives of the study as well as the significant of the study and a set of research questions. Chapter Two provides an in-depth review of the related literature and the conceptual and theoretical framework of

information technology in employee recruitment. The main topics include the definitions, components, major and related theories of information technology.

Chapter Three presents the methodology for the study .Specifically the chapter presents the study area, the research design, the study population and the sample size, sampling procedures, instruments for the data collection, pre-test, field , challenges, and the method for data analysis are also discussed. Chapter Four present the data analysis and also discusses the practical significance of findings from the data analysis and also discusses the practical significance of findings. Chapter Five presents the summary, conclusion and recommendations of the study.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **Introduction**

This chapter discusses the relevant literature review for the study. The chapter discusses the various concepts and the theories that under pins the study. The chapter further draws out the relationship between information technology and employee recruitment. The theories and concept discussed are synthesized into a conceptual framework to guide the study.

#### **The Concept of Information Technology**

Information Technology (IT) is a new technology applied to the creation, storage, selection, transformation and distribution of information of many kinds. It has been defined differently by different people. IT, as defined by the Information Technology Association of America (ITAA), is "the study, design, development, implementation, support or management of computer-based information systems, particularly software applications and computer hardware." It deals with the use of electronic computers and computer software to convert, store, protect, process, transmit and retrieve information, securely. According to Zuboff (1985) information technology refers to computer mediated work where a task is accomplished through a medium of the information system rather than through direct physical contacts with the task.

### *Desktop Computers*

The Apple II, launched in 1977, established the paradigm of the personal computer, namely a central processing unit equipped with a keyboard and screen, and a floppy disk drive for program and data storage (Campbell-Kelly & Aspray 1996). Historically, desktop standalone computers used the Microsoft Disk Operating System (MS DOS) (Freese 1992). During the 1980's, the MS DOS operating system has become the standard operating system for personal computers as many computer manufacturers adopted this system. Thousands of programs were based upon this system (Campbell-Kelly & Aspray 1996). The next step in the development of personal computers was the adoption of the Microsoft Windows (MS Windows) as the operating system for personal computers. This operating system was characterised by a graphical use interface. Various versions of this operating system have since appeared on the market (Campbell-Kelly & Aspray 1996). The multitasking and large memory features of MS Windows paved the way for concurrent communications and networking operations, using the personal computer (Jordan & Churchill 1992).

The next step in the development of computer technology was the establishment of the multimedia computer. Multimedia integrates audiovisual technology with computing. Multimedia is referred to as various combinations of text, graphics, animation, sound and video that are integrated, controlled and delivered by the computer. Multimedia computers have a high degree of interactivity (Collin 1996:5; Dodd 1995:136; Joos, Whitman, Smith & Nelson 1996). Multimedia computer programmes can be stored on a CD-ROM. The acronym ROM stands for "read only memory" which means that one can read

or copy the information on the disc, but one cannot change it (Wright 1996). Multimedia technology supports games, simulations and other interactive applications (Dodd 1995). Multimedia applications are made up of pages, each containing a screen full of information. Hypertext links contain embedded references to other pages of information (Comer 1994). A hypertext link is a special word, button or picture that provides a link to another page, a piece of text, a sound file, an animation or a video clip. It's used to show more detail about a particular topic, provide interactive experiences with the information on a topic, or to enable users to navigate between electronic pages or files. The user activates a hypertext link by clicking on it with a mouse (Collin 1996). Desk top computers are relevant to e-recruitment

### *Networks*

Developments towards the establishment of computer networks complemented the stand-alone computer (Chellis, Perkins & Strebe 2000). Traditional stand-alone computers formed the basis for the establishment of computer networks. A computer network comprises any number of computers that are linked together. A network can be confined to a single building, utilising data cables as linking devices. Where greater distances are involved, the computers that constitute a network are linked by means of satellite links, telephone lines or fibre optic cables (Meyer & Cilliers 2002). When computers are linked together, information can be moved between them swiftly and efficiently. The information moves directly between computers rather than through a human intermediary. A network also allows for information to be backed up at a central electronic location. It is difficult to maintain regular

back-ups on a number of stand-alone computers and important information can be lost by mistake (Chellis et al., 2000).

### *The Internet and the World Wide Web*

In the late 1960's the United States Defence Department created a network that linked military computers together. This eventually gave rise to the establishment of the Internet (Maran, 1997). The Internet consists of a series of relationships forming a system of communications that can rest on a number of underlying technologies (Libicki, 1995). It is a super network that joins together millions of computers, which are scattered, around the world. The backbone of the Internet is a set of high-speed data lines that connect major networks all over the world. This enables many millions of computer users to globally share and exchange information, as a computer user is linked with computer users on the other side of the world.

A modem was initially required to log on to the Internet. This device converts the digital communications of a computer into analogous signals that can be carried over a regular telephone line. A modem has a modulator for sending information and a demodulator for receiving information (Dodd 1995). Presently, connection to the Internet can be gained without a modem and telephone line, using wireless technologies and satellite systems (Chellis et al.2000). The Internet supports access to information on any subject imaginable from around the world (Readers Digest 1999). Information can be downloaded from and uploaded on the Internet. Downloading is when information is received from another computer through the Internet.

Uploading is when information is sent to other computers through the Internet (Maran et al. 1997).

The World Wide Web is part of the Internet. It was created in the early 1990's to allow researchers to work together on projects and to make project information easily accessible. The first publicly accessible web-site was created in 1993 (Maran et al. 1997). The web consists of a huge collection of documents stored on computers around the world (Maran et al. 1997). The pages of the World Wide Web cover a vast range of topics. The main advantage of using the World Wide Web is that it is easy to navigate, and it can represent information in an attractive way (Price 2003). A web page can contain text, images, sounds, video clips and most important of all, links to other web pages. By using a Web browser such as Netscape Navigator or Internet Explorer, a user can cross-link from one server to another at the click of a button (The Internet 1997).

### ***Communication using Information Technology***

Recent advances are characterized by the integration of information and communication technologies. This entails a combination of computers, the Internet and multimedia technologies. Information-communication technologies can be used in various ways for communication purposes. Synchronous communication occurs in real-time using Internet Relay Chat Systems, while all the participants are simultaneously online. Asynchronous communication does not take place simultaneously, as each participant does not have to be online at the very same instant (Ellsworth, 1994:).



### ***Electronic Mail (e-mail)***

E-mail was developed in 1971 and rapidly became a popular mode of asynchronous communication (Campbell-Kelly & Aspray, 1996). E-mail is an application or suite of applications that allow users, who are connected to the same network or the Internet, to exchange memoranda and files without having to be logged on at the same time. E-mail mimics the way regular postal mail works (Chellis, Perkins & Str-ebe, 2000). E-mail messages are sent over computer networks or the Internet. Each e-mail user has a unique private address which only he or she can gain access to. Users can compose e-mail messages and send them to the mailbox of anyone with an e-mail account, by including that user's e-mail address in the address line of the e-mail message. One can exchange e-mail with people around the world. It is fast, easy, inexpensive and saves paper (Readers Digest 1999).The e-mail can used for recruitment.

### ***Bulletin Boards***

An electronic bulletin board service is sometimes called a computer discussion group or computer conference service (Comer 1994). Bulletin boards are areas where running conversations are posted in the form of electronic messages. Anyone can read and reply to any message, adding to the conversation. One can attach files to bulletin board messages (Crumlish 1996). Some bulletin board systems allow limited access to the Internet such as being able to send and receive e-mail (Snedden 1997). Bulletin boards support asynchronous communication (Snedden 1997).Bulletin boards enable a person to participate in communication with people who have shared interests. The bulletin board service allows an individual to: •select one or more discussion

groups on the Internet •periodically check to determine whether new items have appeared in a discussion •post a note to the discussion group for others to read •post a note that responds to an item someone else has written (Crumlish1996).

### ***Chatting***

There are sites on the World Wide Web that allow a person to chat with other people in real-time, using a web browser (Readers Digest 1999). Chatting is an informal type of electronic synchronous communication, which is characterized by an immediate mode of communication in virtual reality, within a small group context. Remarks and comments are keyed in by each participant to appear, real-time, in a message window that constantly scrolls down the screen. As individuals enter the chat room their screen name is added to the list of those already present. Their names are displayed on the computer screen, and attached to the messages that each person posts. When participants leave the chatroom their screen name is removed from the list (Cleverly 2003). Special sound set-ups allow people to engage in voice chat. It is even possible to download three-dimensional (3D) interactive environments and meet with people in 3D chat rooms (Meyer & Cilliers 2002).

### ***Video Conferencing***

Video teleconferencing has become a reality with the advent of networks. It enables people who are geographically separated to hold a conference by engaging in synchronous communication in virtual reality. Users can transmit and receive real-time sound and video images between any two computers connected on a high-speed network. This means that those

involved can see one another on the computer screen, and hear one another through the computer speakers, although they may be separated by hundreds or thousands of kilometers. Equipment needed include a computer, a camera, a microphone and an Internet connection (Chellis et al. 2000). Personal computer-based video-conferencing allows for verbal conversations and video-linkages between two home computers that are connected to the Internet, irrespective of their location in the world. Nowadays video conferencing are used for recruitment. Interviews are organised using video conferencing.

### **The Concept of Recruitment**

McMahon (2006) defines recruitment as the phase that precedes selection. It paves the way for selection procedures by producing candidates who appear to be capable of performing the required task of the job from the outset or of developing ability to do so within an acceptable period. The organisational practices and decisions that affect either the number or types of individuals who are willing to apply for, or accept, a given vacancy. Recruitment is however the key contribution to an organisation success as this component defined the applicant population available from which to select the best possible candidate. The involving research on recruitment by Rynes, Bretz and Gerhardt (1991) found evidence supporting the hypothesis that recruitment experiences frequently represent unobservable organisation characteristics and can positively or negatively influence job applicant.

Recruitment is not only an important business process for organisations, it also has significant consequences for individuals (Gerhardt,

1991). The overall objective of achieving a match between an organisation's this is because job vacancies with an individual seeking a suitable job is influenced by the recruitment process, and because work is such a significant part of many peoples' lives, job choice can subsequently impact on an individual's wellbeing (Barber, 1998). Researchers and practitioners recognized that the recruitment process is complex in nature, govern by organisation, legislative, social and political requirements and expectations (Courtis, 2000) with a multiple number of stages, activities and characteristics. This complexity has led to the criticism of research on recruitment that most studied are too simplistic in nature when compared to real-life complexities (Rynes & Barber, 1990) particularly when the costs associated with recruitment are estimated at being equivalent to one-third of a new hire's annual salary (Spencer, 1987). Reading the publications of Rynes (1991); Breugh (1992); and Barber (1998) it become obvious that recruitment is critical to organisational success, and that employee recruitment has become a highly discussed topic in recent years (Breugh, 2008). Previous research has shown that recruitment decisions have a significant impact on different factors of the recruitment outcomes, like the diversity of applicants (Breugh, 2004).

According to Breugh and Starke (2000), recruitment is a set of activities which organisations accomplish in order to find the right people for their vacancies, the primary mechanism to attract potential employees. According to Okumbe (1998), recruitment refers to the process of making an applicant interested in a particular job so as to apply for it. He considers it a positive process of searching for prospective applicants and

stimulate them to apply for the job. He says the recruitment process is undertaken after the manpower process has shown need for the new workers or promotion of the incumbents.

Similarly, Griffin (2000) defines recruitment as the process of attracting qualified persons to apply for the jobs that are open. This according to him refers to both internal and external search for qualified personnel. He notes that irrespective of the recruitment strategy employed by the human resource department, the process is very difficult and time consuming. Lewis (1985) gives the definition of recruitment as the phase which immediately precedes selection paving the way for the selection process by producing the smallest number of candidates who appear to be capable either performing the required tasks of the job from the onset within an acceptable period of time. To recruit means to create a pool of persons with the greatest likelihood of possessing the skills and attitude which an employer requires in his employee (Bohlander & Snell 2007). From the point of view of Sefenu and Nyan (2008), the term recruitment as used in HRM does not mean employment of job applicants neither it mean selecting prospective employees. Rather it is one of the three major processes in the entire employment practice.

Sharma (2006) says that in this competitive era of modern technology, many organisations in the world have adopted various methods for recruitment of personnel at the work place. The outcome of recent research indicate that recruitment of new employees entails identification of motivated applicants. Kiselev (2006) said that identification of competent applicants remains a main recruitment objective for businesses seeking reliable employees. According to an article published in the San Francisco in 2006, identification of applicants

who are both qualified and motivated comprises a large portion of the recruitment objective for business desiring long term employees.

### **Internal Recruitment**

Internal recruitment is ‘when an organisation seeks to fill job vacancies from existing personnel’ where on the other hand, external recruitment is ‘when managers look outside their own organisation to fill supervisory, middle and higher-management positions’. This is necessary because the skills can't be found within the organisation (Cook, 1998). Most of the organisations try to follow the policy of filling the job vacancies above the entry-level positions through promotions and transfers. By filling vacancies in this way, an organisation can capitalize on the investment it has made in recruiting, selecting, training and developing its current employees, who might look for jobs elsewhere if they lack promotion opportunities. Companies are also more likely to promote from within than they have been in the past. Internal sources include present employees, employee referrals, former employees, and former applicants.

(Messmer, 2004).

### ***Present Employees***

Promotions and transfers from among the present employees can be a good source of recruitment. Promotion to higher positions has several advantages. They are – (i) it is good public relations; (ii) it builds morale; (iii) it encourages competent individuals who are ambitious; (iv) it improves the probability of a good selection, since information on the individual's performance is readily available; (v) it is cheaper than going outside to recruit;

(vi) those chosen internally are familiar with the organisation; and (vii) when carefully planned, promoting from within can also act as a training device for developing middle level and top level managers. (DeCenzo, 1989).

However, promotion can be dysfunctional to the organisation as the advantage of hiring outsiders who may be better qualified and skilled is denied. Promotion also results in inbreeding which is not good for the organisation. Promotion, to be effective, requires using job posting, personnel records, and skill banks. Job Posting means notifying vacant job positions by posting notices, circulating publications or announcing at staff meetings and inviting employees to apply. This practice is not followed for senior positions which are generally filled with people hired from outside. Personnel records are also useful to effect promotions. Examining personnel records may help discover employees who are doing jobs below their educational qualifications or skill levels. It may also help to track persons who have the potential for further training or those who have the right background for the vacant positions. Some companies develop skill banks that list current employees who have specific skills. (Dessler, 1988).

Another way to recruit from present employees is transfer without promotion. Transfers are often important in providing employees with a broad based view of the organisation, necessary for future promotions.

### ***Employee Referrals***

The recruitment efforts of an organisation can be greatly aided by employee referrals, or recommendations from the firm's current employees about potential candidates. In fact, word-of-mouth recommendations are the way most job positions are filled. Managers have found that the quality of

employee-referred applicants is normally quite high, since employees are generally hesitant to recommend individuals who might not perform well. Certain organisations also pay their employees for helping them acquire vibrant and hardworking candidates. Human resources executives also believe that by rewarding employees who bring in their friends actually costs less than recruiting procedure and often attract better workers. (Snell, 2012).

Employees can develop good prospects for their families and friends by acquainting them with the advantages of a job with the company, furnishing cards of introduction, and even encouraging them to apply. This source is usually one of the most effective methods of recruiting because many qualified people are reached at a very low cost to the company. In an organisation with a large number of employees, this approach can provide quite a large pool of potential organisational members. Most employees know from their own experiences about the requirement of the jobs and what sort of people the company is looking for. Often employees have friends or acquaintances who meet these requirements. A major concern with employee recommendation is that the referred individuals are likely to be similar in type (for example, race and sex) to those who are already working for the company (Snell, 2012).

### ***Formal Employees***

Formal employees are also an internal source of applicants. Some retired employees may be willing to come back to work on a part time basis or may recommend someone this is because sometimes, people who have left the company for some reason or the other are willing to come back and work.



Individuals who left for other jobs, might be willing to come back for higher emoluments. An advantage with this source is that the performance of these people is already known (Mathis, 1982).

### **External Recruitment**

External recruitment is when a company is recruitment is recruiting staff outside of the organisation (Duggan & Croy 2004). External sources far outnumber the internal methods. Specifically, sources external to an organisation are professional or trade associations, advertisements, employment exchanges, college/university/institute placement services, walk-ins and write-ins, consultants, contractors, displaced persons, radio and television, acquisitions and mergers, and competitors.

#### ***Professional or Trade Associations***

Many associations provide placement services for their members. These services may consist of compiling job seekers' lists and providing access to members during regional or national conventions. Further, many associations publish or sponsor trade journals or magazines for their members. These publications often carry classified advertisements from employers interested in recruiting their members. Professional or trade associations are particularly useful for attracting highly educated, experienced or skilled personnel. Another advantage of these sources is that recruiters can zero in on specific job seekers, especially for hard-to-fill technical posts. (Leap, 1990)

### *Advertisements*

These constitute a popular method of seeking recruits as many recruiters prefer advertisements because of their wide reach. 'Want ads' describe the job and the benefits, identify the employer, and tell those who are interested and how to apply. They are the most familiar form of employment advertising. For highly specialized recruits, advertisements may be placed in professional/business journals. Newspaper is the most common medium (Werther, 1993)

A number of factors influence the response rate to advertisement. There are three important variables – identification of the organisation, labour market conditions, and the degree to which specific requirements are included in the advertisement. Many organisations place what is referred to as a blind adverts, one in which there is no identification of the organisation. Respondents are asked to reply to a post office box number or to a consulting firm that is retained by the organisation. Large organisations with national reputation will seldom use blind ads to fill lower level positions. However, when the organisation does not wish to publicize the fact that it is seeking to fill an internal position, or when it seeks to recruit for a position in the place of a person likely to be displaced, a blind ad may be appropriate. This is especially true when the position to be filled is likely to draw an extraordinary number of applicants. Only those individuals the organisation wishes to see are notified. Others are ignored as if they were never received.

Although blind adverts can assist recruiters in finding qualified applicants, many individuals are reluctant to reply to them. Obviously, there is the fear, usually unjustified, that the advertisement has been placed by his/her

employer. Also, the organisation itself is a key determinant of whether the individual is interested. Therefore, potential candidates are often reluctant to apply. Further deterrents are the bad reputation that blind adverts have received because of organisations that place advertisement when no positions exist in order to test the supply of workers in the community, test their popularity among job seekers; to build a backlog of applicants; or to identify those current employees who are likely to fly away (Decenzo, 1989).

A variation to this source of recruitment is that the advertisements are released by the job seekers themselves. Such advertisements describe the qualifications, experience and the areas of interest of the advertisers. It is up to the organisations to invite the advertisers for interview. Advertisements must be effectively drafted before publishing/releasing them. Experienced advertisers use a four point guide called AIDA to construct their advertisements. First, attract 'attention', next develop 'interest' in the job, next create 'desire' and then instigate 'action' on part of an onlooker to apply.

Most experts are of the opinion that advertisements must contain the following information – (i) the job content (primary tasks and responsibilities); (ii) a realistic description of working conditions, particularly if they are unusual; (iii) the location of the job; (iv) the compensation including the fringe benefits; (v) the job specifications; (vi) growth prospects and (vii) to whom one applies. It may also be remembered that a recruitment advertisement today has to do much more than announce that a company is looking for personnel. It has to sell the idea that the company and the job are perfect for the candidate. Further, recruitment advertisements can also serve as corporate

advertisements, the latter positioned to build the company's image. Cost-wise too, this arrangement suits companies.

Subramanian and Sridevi (1983) evaluated the adequacy of information provided through advertisements of both the public and private sector companies. It was found that companies in public sector were providing better job descriptions, job specifications and details about compensation, qualification and age, and selection procedure than those in private sector. However, in providing a brief account of the company, both the sectors did not give complete details. Breauh (1981), in a study of sources of recruitment of one hundred and twelve research scientists using subsequent job performance, absenteeism and work attitude as criteria, found strong source of recruitment effects; newspaper and college placement offices were in general poorer sources of employees than conventional advertisements in journals and self-initiated contracts.

### **E-Recruitment**

E-recruitment refers to the practices of advertising companies' vacancies online (Galanaki, 2002), it's one of the well-recognised worldwide trends of the human resources functions .Darrag ( 2010) identified e-recruitment as a linking pin between the potential candidates and the vacant positions in an organisation. The researcher defines e-recruitment as the process of utilizing technology through the usage of various electronic means to perform all the traditional recruitment functions efficiently and effectively. Rudman (2010) views e-recruitment as the selection of potential candidates applying for a job through the usage of internet.

Using this method the applicant is likely to send the CV electronically to the advertisers' website. This will allow the recruiter to screen among all the CVs received and to filter out using technology filters and buffers, the suitable candidates for selection (Finn, 2000).

The virtual recruiting environment will vary in the level of sophistication depending on the level of technology used and the scope of activities it covers. E-recruitment can be divided into two main categories: Corporate website used for recruitment; and Commercial job boards where job advertisements are posted (Parry2009). The choice of any of these methods to adopt relies on the organisations size, needs, and recruitment budget. E-recruitment can play a drastic role in the fierce competition whereby the ability to attract the appropriate employees becomes pivotal to the organisations success.

Harris (2004) makes a clear distinction between we-find-you approaches and you-find-us approaches. We- find- you approaches refer to the methods whereby the recruiter searches for applicants while you – find us approaches refer to methods whereby the potential applicant searches for the organisation (Harris, 2004). We-find you approaches include: searching through resumes on a job board, web-event recruitment, relationship recruiting, using the service of aggregator sites and is also known as e-recruiting (Lievens, 2003). Examples of you- find – us approaches: participation in online job fairs, and posting CVs on organisational websites.

Much of the existing literature on the e-recruitment is quite general. While several studies have provided a highlight on the advantages of e-recruitment, no measurement tool or scale was developed up to the knowledge

of the researcher to measure these perceived benefits from the viewpoint of the recruiter. Several studies focused on the effectiveness of the internet in the e-recruitment process compared to the traditional recruitment methods highlighting the advantages and the disadvantages of using the e-recruitment (Feldman, 2002). Scholars explained how to improve the effectiveness of e-recruitment, treating both the applicants and the organisations as homogenous groups (Fister, Peters & Snell, 2001).

Through the review of the previous literature on the e-recruitment perceived benefits, the researcher concluded the following named benefits: shorter recruiting cycle time (Kim et.al, 2009), ability to attract passive job seekers (McDougall, 2001), e-recruitment provides global coverage at a constant basis (Mohamed,2002; McDougall, 2001; Baille, 1996;), opportunity to address specific labour market niches (Greengard et al., 1998), ability to reach a wider scope of applicants (Kim et.al.,2009), gives the organisation a more up to date image (Williams et al., 1997), better quality of response (Pin et al., 2001), low costs (Dhamija, 2012; Williams et al., 1997), increases the chances to find the right candidates (Galanaki, 2002), facilitates geographical spread (McDougall, 2001), quicker turnaround time/cost savings (Galanaki, 2002; Pin et al., 2001; Zusman et al., 2000), higher quality of applicants (Bartram, 2005; Breugh et al., 2003; Epstein et al., 2003), provides a better opportunity for smaller companies (Pin et al., 2001), and shift from manual screening to the usage of automated human resources management practices (Bingham et al., 2002, Pin et al., 2001).

E-recruitment, also known within the literature as online recruitment, internet recruiting or cybercruiting refers to the practice of advertising job vacancies online and the formal sourcing of information about jobs online (Galanalci 2002). Whilst e-recruitment is considered as a relatively new concept for many organisations, articles on the topic first started appearing in the mid – 1980's (Casper, 1985).

However, it wasn't until almost a decade later in the mid 1990 that more systematic and rigorous literature and research on e-recruitment began to appear in human resource related journals. The rise in the amount of literature on e-recruitment was initially attributed to the sudden increase in the use of online recruitment by IT companies and universities (Galanaki, 2002) although as the technology field is constantly changing and progressing, much of what has been discussed in literature is now out of date (Bartram, 2000). It is therefore important that new research on e-recruitment is regularly published to report new developments as they arise.

Within developed countries it is reported that more than 75% of Human Resource professionals utilise Internet recruitment methods (i.e. internet job boards) in conjunction with more traditional recruitment methods, such as newspaper advertisements and employee referrals (Anonymous, 2000). Among job seekers, an estimated one in four utilise the internet to source job opportunities (Smith et al., 2004). Further evidence of the growing use and reliance on e-recruitment was documented in a study undertaken by Lee (2005) who found that all of the Fortune 100 companies as listed by the 2003 Fortune magazine used some form of e-recruitment to advertise positions vacant.

The popularity of the internet as a recruitment source now sees a variety of positions being advertised on the internet, from traditionally blue-collar/trades type roles, to white collar and professional positions (Baxter, 2005). Wyld's (1997, 16) predicted that the Internet may well be transforming forever the way corporations recruit employees and the way individuals hunt for jobs" has certainly come to fruition in today's workforce. Indeed, the popularity of the internet as a means of sourcing jobs should continue to rise following the recent approval of a". Jobs" domain in the United States (Pont, 2005). Such a move could vastly reduce the costs of corporate recruiters who currently pay fees to post jobs on commercial job boards, and has the potential to take the commercial job boards out of the market if they are unable to capitalise on it (Zappe, 2005).

The increasing use of the Internet as a recruitment source has occurred via a number of means as identified by the Chartered Institute of Personnel and Development (CIPD, 1999), cited in the article by Galanaki (2002). The three most common means of recruiting via the web are: the addition of recruitment pages to the organisation's existing website. As indicated by Lee (2005), this avenue is becoming increasingly common primarily as a result of the rising costs and inflexibility of using other e-recruitment means and traditional media): the use of specialised recruitment websites which act as a medium between Organisations and potential applicants such as online job boards, job portals, job agencies and online recruiters; and: the use of media sites which involves placing an advertisement in a more traditional media such as a newspaper which also has its own website and posts the same advertisement simultaneously on the website, usually for free.



Hausdorf and Duncan (2004) attempted to link organisational size with the usage of the internet by theorising that large organisations who are deemed to use more formal recruitment processes are more likely than small firms to know about and use the internet as a source. Their findings indicated that while the size of the firm had an impact on awareness and use of alternate internet source avenues (i.e. job boards), the size of the organisation had no impact on the use of the company website for recruitment, or on the types of positions being advertised or the amount of information provided about the job. This finding again provides an indication of the increasing popularity and usage of e-recruitment in organisational recruitment strategies, regardless of firm size.

Organisations also promote and encourage the use of online recruitment by integrating it with the overall corporate marketing and branding strategies through the inclusion of their Internet address in mainline and classified advertisements (Challapalli, 2005). Indeed, there has been research which links corporate advertising with increased quality of applicants (Collins & Han, 2004). The findings from their study indicated that organisational advertising was the only predictor that had consistently significant direct effects on measures of applicant quantity (total number of applications) and applicant quality (education and one year of on-the-job experience). Internet recruiting also extends to more interactive recruitment tools, creating an avenue to build relationships (potentially long-term) between job seekers and organisations (Mooney, 2002; Piturro, 2000). Some of the key features of e-recruitment include the ability for organisations to initiate background checks, undertake interviews, create customised e-mail notification of recruiters for

passive and active candidates, provide multiple language support, psychometric testing, interactive application forms and other assessment tools (Bartram, 2000; 2002; Smith et al., 2004). The use of such web based interactive screening tools is currently only utilised by approximately one-third of organisations (Hausdorf et al., 2004), however sophisticated internet recruitment tools are gaining popularity with companies in an attempt to reduce the size of applicant pools efficiently (Leonard, 2000).

The use of pre-screening tools on the internet is also attributed to the perceptions held by organisations that consequences of a bad appointment could be so significant that minimizing the amount of personal or subjective involvement in the process will reduce the likelihood of this outcome, leading to a focus on objective and scientific recruitment methods. The internet is perceived to be non-discriminatory or prejudicial, being able to provide anonymity, and to transcend racial, ethnic and gender differences (Hayes & Sabir, 1996; Marzulli, 2002). This then raises questions of trust in information technology and its ability to screen fairly and appropriately, issues which are now being explored by numerous researchers (Smith et al., 2004; Tan & Thoen, 2002). In a study undertaken by Dineen, Noe and Wang (2004), participants confirmed the distrust in technology by indicating that human decision agents are more procedurally fair than automated (technology) decision agents, however as people become more familiar with technology, and as technology improves in this field, the trust in technology decision agents is likely to increase too.

As a comparison to other recruitment sources, Feldman and Klaas (2002) found that the use of the Internet was ranked third by managers and

professionals as being an effective source to locate jobs, with personal networking identified as the most effective recruitment source and headhunters and professional recruiters cited as the second most effective source. Comments recorded from participants in their qualitative study indicated that networking provided personal advantages not associated with internet recruitment: Networking works best... because you feel comfortable with the people you are dealing with and they feel comfortable with you. Also, there is a level of trust that develops in relationships that can't be leveraged over the Internet (Feldman & Klaas, 2002).

### **Empirical review of Information Technology and Employee Recruitment**

Prior to the introduction of technology, recruiters focused on face-to-face networking. Since the introduction of online job boards, social media websites, and other related technologies, the recruiter's job has changed immensely. Recruitment today is more strategic, personalized, and targeted than ever (Sunderberg, 2014). Although LinkedIn is the network of choice for recruiters, Facebook and Twitter are used as well (Sunderberg, 2014). Technologies have begun to evolve the recruitment process and the role of the recruiter, followed by some potential research avenues to better understand the transformation.

Recruitment is a dynamic and complex process that includes advertising a job opening to qualified applicants, enticing them to apply for the job, maintaining the candidate's interest throughout the process, and influencing their decisions until an offer is officially extended (Breugh, 2013). In the past, organisations relied on agencies, campus recruitment, job

boards, and print advertisement to reach applicants with the idea that the larger the pool of candidates, the more selective recruiters could be. However, technology is now enabling recruiters to search for qualified applicants who were not necessarily searching for a job, says Matt Reider, president of Reider Research and VP at Champion Recruiting Services. Over the past few years, a new on-line environment has emerged which consists of various tools and websites that allow individuals to create content collaboratively. Now known as social media, this new environment has given every individual and organisation the opportunity to have an online presence and it has gained popularity in a short time. For instance Facebook now reports having more than one billion users (Ortutay, 2012). Whether it is a multinational company, a government organisation, most organisations today have a presence on at least one social media outlet. In fact, most of the companies are active on social media, having corporate Facebook pages (Barnes, Lescault, & Andonian, 2012).

There are a variety of different functions for which businesses can utilize social media to accomplish organisational goals (Hunt, 2010; McGrath, 2012), but one particular area for which organisations have increasingly turned to social media is employee recruitment (HR Focus, 2010). Ninety-two percent of organisations were using or planning to use social media for recruitment in 2012 compared to 82% in 2010 (Jobvite, 2012). Partly as a result of this rapid growth, the research literature has fallen behind practice in terms of the utility of using social media for employee recruitment. More than a decade ago, Michaels and colleagues envisioned a “war for talent” in which recruiting qualified applicants would become increasingly difficult due to

demographic and economic factors (Michaels, Handfield-Jones, and Axelrod, 2001). Organisations now operate in this environment with the importance of human capital increasingly being recognised due to changing demographic and economic factors. Consequently, learning how to attract top talent has become critical for most organisations to thrive, prosper, and even survive (Beechler & Woodward, 2009, Tarique & Schuler, 2010). Online recruitment is now an established practice for organisational recruiters and organisations typically engage in external recruitment through their corporate websites (e.g., microsoft.com) and online job boards (monster.com; Breaugh, 2008). More recently social media, defined as internet communications where more than one user can publish, post information within a community of users (Carroll, Romano Bergstrom, & Bergman, in preparation), has been added as another option in organisational recruiters' toolboxes.

Organisations generally find that online recruiting tools generate a large number of applicants at a relatively low cost (Breaugh, 2008). While several empirical studies have examined the effectiveness of corporate websites as recruitment sources (Wetzels, & Dolen, 2008) the effectiveness of social media as a recruitment source has not yet been empirically examined. Additionally, the characteristics of social media that might impact its effectiveness as a recruiting source have not been examined. While the recruiting literature offers several factors that might influence why some recruitment sources are superior to others (Fassina, & Kraichy, 2012), there is not a clear consensus regarding which factors are the most important.

Two of the most common explanations for why some recruitment sources are more effective than others are the realism hypothesis and the

individual differences hypothesis (Breugh, 2012). These explanations are used to help examine the relative effectiveness of corporate websites and social media as a recruitment source from potential applicants' perspectives. Specifically, the realism hypothesis, which suggests that providing more accurate information about the job and the organisation can lead to more effective recruiting outcomes (Moser, 2005), will be used to help explain how perceptions of perceived trustworthiness and factualness of the information posted on these sources could lead potential applicants to utilize these recruitment outlets. Similarly, the individual differences hypothesis, which suggests that recruitment sources reach potential applicants from different groups with different characteristics (McManus and Ferguson, 2003), will be used to help explain why potential applicants of different quality might use corporate websites versus social media when looking for a job. Social Networking Sites are a part of e-recruitment.

Although people have been using the internet to connect with others since the early 1980s, it is only in the last decade that social networking services have proliferated and their use has become a widespread practice – particularly amongst young people (Horizon, 2009). Social networking services can be defined as: Web -based services that allow individuals to (1) construct a public or semi -public profile within a bounded system, (2) articulate a list of other users with whom they share a connection, and (3) view and traverse their list of connections and those made by others within the system. The nature and nomenclature of these connections may vary from site to site (Boyd & Ellison 2007). Indeed, social networking sites in a Web 2.0 environment have transformed processes of communication and social

interaction particularly with the increasing integration of social media functionality to these services (Kücklich, 2005).

Social media is generally used to describe collaborative media creation and sharing on a fairly large scale (that can include social network site but also other participatory media activities such as news blogs) but can be extended to include smaller user-generated content networks or micro-communities (i.e. the 'small media' aspect of the current media environment), and things that sometimes fall outside social network site such as blogs, vlogs, podcasts, wikis, game molding. By applying technology in the screening process, applicants can apply and be screened seamlessly through the company's website, so that recruiters and hiring managers can spend more time with a larger group of qualified applicants (Bauer et. al, 2004).

Recruitment practices of IT-ITES firms in India spend more time with a larger group of qualified applicants (Bauer et. al, 2004). It also provides a paperless, standardized and objective screening process, which can be implemented on demand at numerous and highly decentralized locations. Job related screening questions and inquiries into applicants' work and educational experiences facilitate screening out of job applicants who do not meet the minimal criteria for employment, as well as those who demonstrate a proneness to counterproductive behavior. Overall, the firm can gather all necessary applicant information at the first point of contact with them (Buckley et al., 2004)

Further, there is a growing use of computers in personnel selection in place of paper-and pencil for the administration, scoring and interpretation of ability and personality tests (Bartram, 1994 cf. Robertson et al., 1996).

Usually, internet-based testing can be either supervised or unsupervised. In the former type, applicants are required to log on to a website from a standardized and controlled setting (e.g. a company's test center) and a test administrator supervises the applicants. Other organisations engage in unsupervised testing where applicants can log on to a test site wherever and whenever they want and there is no test administrator to supervise applicants, however, there is no guarantee that the applicant completes the test without external help. A study conducted by Mead (2001) found that the biggest advantages of internet-based testing were the remote administration, followed by the quick reporting of results.

### **Theoretical Foundation of the Study**

This study was guided by the Technology Acceptance Model (TAM). With growing technology need in the 1970s and increasing failure of systems adoption in organisations, prediction system use became an area of interest for many researchers.

One of the well-known models related to technology acceptance and use is the technology acceptance model (TAM), originally proposed by Davis in 1986. Technology Acceptance Model has proven to be a theoretical model in helping to explain and predict user behaviour of information technology (Legris, Ingham, & Collerette, 2003). TAM is considered an influential extension of theory of reasoned action (TRA), according to Ajzen and Fishbein (1980). Davis (1989) and Davis, Bagozzi, and Warshaw (1989) proposed TAM to explain why a user accepts or rejects information technology by adapting TRA. TAM provides a basis with which one traces



how external variables influence belief, attitude, and intention to use. Two cognitive beliefs are posited by TAM: perceived usefulness and perceived ease of use. According to TAM, one's actual use of a technology system is influenced directly or indirectly by the user's behavioral intentions, attitude, perceived usefulness of the system, and perceived ease of the system. TAM also proposes that external factors affect intention and actual use through mediated effects on perceived usefulness and perceived ease of use. Figure 1 depicts the original TAM (Davis, 1989).

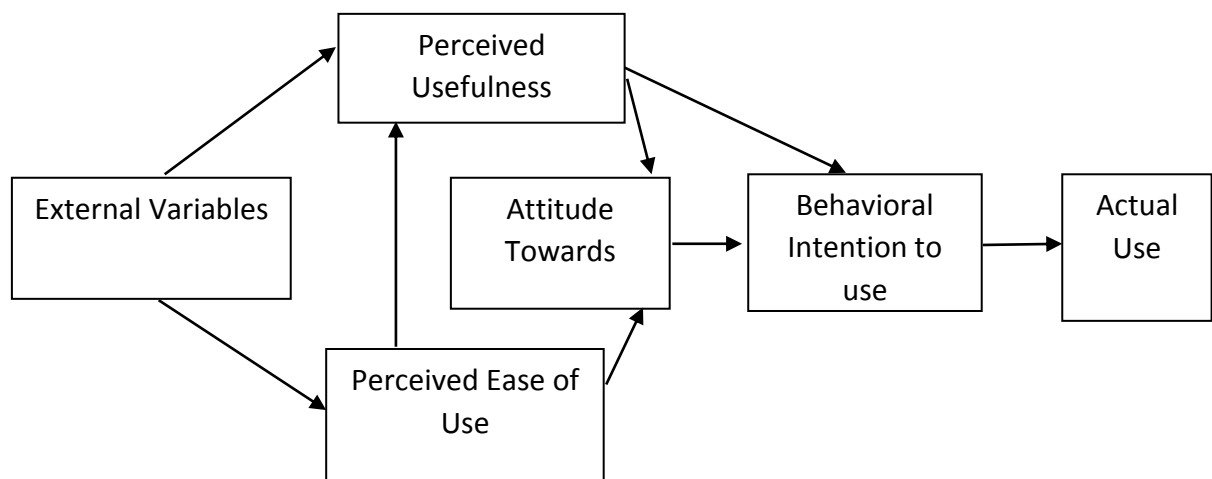


Figure 1. Original Technology Acceptance model (TAM)

Venkatesh and Davis (1996) focused on understanding the antecedents of the perceived ease of use. They concluded that computer self-efficacy acts as a determinant of perceived ease of use both before and after hands-on use and that the objective usability was found to be a determinant of ease of use only after direct experience with a system.

### Chapter Summary

Issues related to the concept of information technology and employee recruitment were discussed in this chapter. The theoretical underpinning of the

study was also discussed. The next chapter presents the methodology of the study.

## **CHAPETR THREE**

### **METHODOLOGY**

#### **Introduction**

This chapter deals with presentation of procedures and techniques to collect data for the research. It describes the study area and presents the population, sampling and sampling procedure, research design, as well as the procedure of data collection and analysis.

#### **Study Area**

The study area consists of the insurance industries within the Accra Metropolis. The Accra Metropolis is centrally located in the heart of the capital of the Greater Accra region. The Accra Metropolis is the largest out of the six (6) Metropolitan Assemblies in Ghana. The Greater Accra Region is the smallest of the 10 administrative regions in terms of the area, occupying a total of 3,245 square kilometer or 1.5 percent of the total land area in Ghana.

In terms of population, however, it is the second most populated region, after the Ashanti region, with a population of 4, 010,054 in 2010, accounting for 15.4 percent of Ghana's total population (GSS, 2011). The major ethnic groups the Akan, Ga, Ga-Dangme, Ewe and other minor groups (GSS, 2011).

The occupational structure shows that 42 percent were engaged in the sales and service occupations, with 24.7 percent as production, transport, and equipment operators. As expected, the region has a larger concentration of

professionals and technical workers (10.8%). On the other hand, agriculture animal husbandry and forestry, fisheries and hunters, do not feature as prominently (9.1%), as is the case for the country as a whole (49.1%).

The insurance industry provides protection against financial losses resulting from a variety of perils. By purchasing insurance policies, individuals and businesses can receive reimbursement for accidental losses. The insurance industry in Ghana consists of insurance companies and insurance intermediaries. Insurance companies provide insurance and assume the risks covered by the policy (Ghana Insurance Year Book, 1996).

Insurance intermediaries sell insurance policies for the companies. While some of these intermediaries are directly affiliated with particular insurers and sell only that those companies' policies, others are independent and are free to market the policies of a variety of insurance companies. In addition to supporting these two primary components, the insurance industry includes establishments that provide other insurance-related services, such as claims adjustment or third-party administration of insurance and pension funds.

There are two basic types of insurance companies: direct and reinsurance. Direct companies are responsible for the initial underwriting of insurance policies, while reinsurance companies act as insurers to the primary insurers. Some insurance policies cover groups of people, ranging from a few to thousands of individuals. These policies usually are issued to employers for the benefit of their employees or to unions, professional associations, or other membership organisations for the benefit of their members. Among the most common policies of this nature are group life and health plans.

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In the policy, the insurer states the length and conditions of the agreement, exactly which losses it will provide compensation for, and how much will be awarded. The premium charged for the policy is based primarily on the amount to be awarded in case of loss, as well as the likelihood that the insurance carrier will actually have to pay (Vondee, 2007).

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membership organisations for the benefit of their members. Among the most common policies of this nature are group life and health plans.

In the light of the importance of insurance companies in Ghana, they need to employ qualified personnel to perform the task and therefore recruitment activities are very vital to the insurance companies in the Accra metropolis.

### **Research Design**

A research design, as postulated by Inkoom (1999), is the logical sequence that connects the empirical data to the study's initial research questions or hypothesis and ultimately to its conclusions. It is a detailed framework or plan for the process of collecting, discussing, analyzing, and interpreting data as well as related literature in order to enhance the drawing of inferences and conclusions based on the relationships between and among the variables of interest in the study. For this study the exploratory and descriptive design was adopted which used quantitative tools to attempt to establish the relationship with information technology and employee recruitment in the insurance industries in Accra metropolis. These approaches were used because they were satisfactory tools for collecting data for the sample population to investigate the topic under study. According to Trochin (2000), the descriptive method is used to describe the basic features of the data in a study. It provides simple summaries about the sample and the measures. Together with simple graphics analysis, it forms the basis of virtually every quantitative analysis of data.

Depending on the variable, all of the data values may be presented, or grouped into categories, ranges or values and described with a table or graphs. According to Thyer (2010) the result of a descriptive research is to provide data about the sample that describes basic relationships to increase the understanding of the questions being asked. It often targets a population or phenomenon and aims to answer the questions; who, when, where, and how? It describes the state of affairs using surveys, ethnography, etc. There are number of advantages of descriptive research like education research and experience may contain many variables that are not realistically controllable. The variable can be studied through descriptive research. Secondly, descriptive research may collect the data from large geographical area. Thirdly, it is less expensive and time saving. On the other hand, there are some disadvantages of descriptive. It require more skill, secondly, response rate is low. The result of this research can change over a period of time. The study considered the descriptive design as the most appropriate for this type of research.

### **Study Population**

Saunders et al (2007) define population as the complete list of all cases from which sample is drawn. The targeted population for the study was the human resource staff and managers of the six insurance companies selected for this study namely Enterprise Life insurance, Donewell Insurance, SIC Insurance company, Metropolitan Insurance Company, Ghana Union Assurance and Star Life. The total population was 300 which included the

human resource managers, general managers, director and the supporting staffs of the six companies.

### **Sample Size and Sampling Procedure**

A sample is a representative subset of a population which has all the important characteristics of that population from which it is drawn. Sampling techniques provide a range of methods that enable the researcher reduce the amount of data needed by considering only data from a sub group rather than all possible cases. The sample size and techniques used in a research are mostly influence by the availability of funds and time. (Saunders et al, 1997).

The purposive sampling technique was used to select six insurance companies. The insurance companies were categorized according to the size: Large, medium and small. Two insurance companies were randomly selected from each category. This was done by writing the names of the companies in each category according to the size of industries on pieces of paper and put in three different containers. Two companies will then be picked from each of the containers to represent the three categories in question. Consequently, respondents who worked directly with the human resource departments were purposively selected from each of the six selected companies for the study.

The sample for this study was drawn from the six insurance companies using the stratified sample technique. The population of each company was stratified so that the proportionate sampling technique could be used to determine the number of respondents from each company. Respondents from each company were selected by employing the simple random sampling technique. The sample frame was all the human resource managers and their



supporting staff, directors and general managers in the six selected insurance companies. As the total population was 300, a sample size of 169 was chosen at 95 percent confidence level, comprising 5 percent margin of error, based on Krejcie and Morgan's (1970) sample size determination formula below:

$$\text{Required Sample Size} = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}$$

Where

$X^2$  = the table value of chi-square for one (1) degree of freedom at the desired confidence level

N = the population

P = the population proportion assumed to be 0.05 since this provide the maximum sample size

d = the degree of accuracy expressed as a proportion (0.05)

Krejcie and Morgan's table for determining sample size is provided in appendices B. The sample size was 168 based on the Krejcie and Morgan's table which has been already calculated.

### **Sources of Data**

Both primary and secondary sources of data were used in conducting the research. In getting primary data there are several approaches available to gathering the data. In order to collect reliable and valid information, the researcher contacted employees of the human resource department of the insurance companies. The questionnaire was used in collecting the primary data and was complemented by the use of secondary data. The sources of the

secondary data included books, internet search, and journals articles among others. This helped to identify how others have defined and measured key concepts, the data sources that of others used and to discover how this research project is related to other studies.

### **Data Collection Instrumentation**

The Likert scale was developed for the study with the assistance of the supervisor of the researcher. The Likert scale enables respondents to indicate the degree of their beliefs or feelings about a given statement or object. The scale is said to be the most simple but equally efficient approach (Best and Khan, 1989; Borg and Gall, 1989). With the Likert scale, respondents were requested to say whether they strongly agree (SA), agree (A), disagree (D), strongly disagree (SD), with each statement as an indication of their opinion on the object of inquiry. The statements could be positive or negative. For this study, the responses were based on a four-point rating scale.

### **Pre-test**

The instrument for data collection was pre-tested. The pre-test was carried out to determine the suitability of the interview questionnaire to answer research questions and address the study objectives. Informed changes in the items instruments were made to suit the purpose of the study.

Content validity is determined by expert judgment (Borg and Gall, 1989; Gay, 1987). The face and content validity of the questionnaire for this study was therefore be verified by expert views of the researcher's supervisor. This was done with due consideration to the results of the pre-test that was

conducted. In terms of the reliability of the questionnaire, the Cronbach alpha reliability method (Scale) will be employed. The appropriate statistical test to measure the degree of coherence of the items in each scale will be the Cronbach alpha coefficient. The Cronbach alpha coefficient is a measure of internal consistency based on the formula  $\alpha = rk / (I + (K-I) r)$ , where k is the number of variables in the analysis and r is the mean of the inter-item correlation. It is generally believed that the alpha value is inflated by a larger number of variables. In other words, Cronbach alpha values are sensitive to the number of items in the scale. Short scales (e.g. less than ten items results in low Cronbach values e.g. 0.5). In this case it is more appropriate to report the mean inter - items correlation for the items. Briggs and Cheek (1996) recommend an optional range for the inter-item correlation of (0.2 to 0.4). So, there is no set interpretation as to what is acceptable (Darren & Mallery, 2001).

Ideally, as can be deduced from the rule of thumb that the Cronbach alpha coefficient of a scale should be above 0.7 in order to be accepted. The Cronbach's alpha reliability coefficient is a measure of a scale's internal consistency. The closer the coefficient is to 1.0, the higher the reliability. Sample of the questionnaires were sent to the insurance companies to answer to identify the problem with the questionnaires.

### **Method of Data Collection**

Questionnaires were the main instruments that were used for the data collection in the study since it is very effective in collecting information about

practices. Primary source-data was collected through self-administration of questionnaires.

Secondary data was obtained from existing literature (both theoretical and empirical) journals, articles, research papers, magazines, statistical reports, catalogues and books etc. that reflects on the uses of Information Technology in Employee Recruitment in the insurance industry in Ghana.

### **Fieldwork**

Four research assistants were recruited and debriefed on the purpose of the study and plan for administration of the instruments. This is to make research assistants conversant with research process and to minimize possible errors. The field work was conducted from 1<sup>st</sup> August to 18<sup>th</sup> August, 2015. Respondents were contacted in their offices to distribute the questionnaires to them to fill in for collection after two weeks. The research assistants helped in the distribution and collection of the questionnaires from the insurance companies.

### **Data Processing and Analysis**

The raw data gathered was sorted, edited and coded to help identify and eliminate or minimize errors, omissions, incompleteness, and general gaps in the data. The refined data was then put into the computer and the Statistical Product for Service Solutions (SPSS) for windows version 21.0 software was used to facilitate data description and analysis. Descriptive statistics such as cross-tabulation and frequencies were employed to summarize and present the data in the form of tables, to facilitate interpretation and analysis, using

percentages, mean, mode, median and standard deviation. Differences, relationships and associations between variables were determined based on the research questions.

With regard to the quantitative aspects of the data, the one-way analysis of variance (ANOVA) was performed to determine if any significant statistical differences exist among the insurance companies with respect to the dependent variables in the study.

### **Ethical Issues**

Ethical issues are the well-founded standards of right and wrong that prescribe what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues. Prior to the administration of the questionnaire, a letter of introduction from the School of Business, University of Cape Coast was sent to the insurance companies. This was to enable the researcher acquire permission needed to support or co-operation from the companies. The purpose of the research was explained to all respondents and respondents were given the questionnaire based on their informed consent and voluntary participation. Respondents were also assured on their anonymity and the confidentiality of their responses.

### **Chapter Summary**

This chapter described the study, the study design and the rationale for the chosen design. The methods used to sample respondents and the data collection and analysis procedures were also described. The next chapter

presents the results of the study and discussed them alongside the reviewed literature.

## CHAPTER FOUR

### RESULTS AND DISCUSSIONS

#### Introduction

This chapter presents the result and discussion of the study in relation to the specific objectives. Result of the data analysis and the practical importance are explained with respect to information technology and employee recruitment.

#### Sample Characteristics

The sample characteristics are summarized in tables 1 to 5. The firms were grouped into large, medium and small. Out of the sample size of 168,150 responded and returned and was used for the analysis.

Table 1

#### Firm Size and Respondents Gender

	Large		Medium		Small		Total	
	N	%	N	%	N	%	N	%
Male	38	54.3	31	70.5	15	41.7	84	56.0
Female	32	45.7	13	29.5	21	58.3	66	44.0
Total	70	100.0	44	100.0	36	100.0	150	100.0

Source: Field survey, Asiamah (2015)

As show in the table above a total of 150 employees responded to the questionnaire in the study. The majority of the respondents (56%) to the study were male and (44%) were female. It implies that more males were captured in the insurance industry in Ghana.

Table 2

## Firm Size and Respondents Positions

Position	Large		Medium		Small		Total	
	N	%	N	%	N	%	N	%
Director	9	12.9	4	9.1	7	19.4	20	13.3
Manager/General manager	27	38.6	20	45.5	9	25.0	56	37.3
Head/Supervisor	18	25.7	15	34.1	9	25.0	42	28.0
Other	16	22.9	5	11.4	11	30.6	32	21.3
Total	70	100.0	44	100.0	36	100.0	150	100.0

Source: Field survey, Asiamah (2015)

Table 2 presents the job positions held by the employees who participated in the study. The result in table 2 reveal that respondents from the manager's position formed the majority 56, (37.3%).42 (28%) from the head/supervisors positions representing, 32(32%) from the other position and 20(13.3) for directors position.



Table 3

## Firm Size and Respondents Qualifications

Qualification	Large		Medium		Small		Total	
	N	%	N	%	N	%	N	%
Phd	11	15.7	6	13.6	7	19.4	24	16.0
Masters	24	34.3	20	45.5	12	33.3	56	37.3
First degree	29	41.4	14	31.8	15	41.7	58	38.7
Others	6	8.6	4	9.1	2	5.6	12	8.0
Total	70	100.0	44	100.0	36	100.0	150	100.0

Source: Field survey, Asiamah (2015)

It is evident from table 3 that the respondents from the study companies hold a range of educational qualifications. 24 (16%) of the respondents hold PHD, 56 (37.3%) hold master's degree and 12 ( 8%) hold other qualification. The majority of the respondent that is 58(38.7) hold first degrees.

Table 4

## Firm Size and Respondents Length of Service

Length of service	Large		Medium		Small		Total	
	N	%	N	%	N	%	N	%
0-2 years	28	40.0	19	43.2	11	30.6	58	38.7
2-5 years	18	25.7	12	27.3	8	22.2	38	25.3
5-10 years	20	28.6	10	22.7	14	38.9	44	29.3
10+ years	4	5.7	3	6.8	3	8.3	10	6.7
Total	70	100.0	44	100.0	36	100.0	150	100.0

Source: Field survey, Asiamah (2015)

As illustrated in the table 4, it is evident that 58 (38.7% of the respondents have worked for the companies for 0 to 2years, 38 (25.3 %) of the respondents have worked for 2 to 5 years 44, (29.3%) have worked for 5 to 10 years and 10 (6.7%) have worked for over 10 years.

Table 5

## Firm Size and Respondents Ages

Age	Large		Medium		Small		Total	
	N	%	N	%	N	%	N	%
Below 25 years	8	11.4	5	11.4	5	13.9	18	12.0
25-35 years	23	32.9	13	29.5	16	44.4	52	34.7
35-45 year	35	50.0	23	52.3	14	38.9	72	48.0
45-55 years	3	4.3	3	6.8	0	0.0	6	4.0
55+ years	1	1.4	0	0.0	1	2.8	2	1.3
Total	70	100.0	44	100.0	36	100.0	150	100.0

Source: Field survey, Asiamah (2015)

The data obtained from the survey questionnaire show that 72 respondents are between 35 to 45 years of age representing 48% formed the majority. 52 respondents are between the 25 to 35 years representing 34.7%, 18 respondents representing 12% are below the ages of 25 years. While 6 respondents are between the ages of 45 to 55 years representing 4% and 2 respondents are over 55 years representing 1.3%. The result reveals that the case companies employed mainly young people.

Table 6

Means and Standard deviations on Sourcing Channels for  
Employee Recruitment

	Mean	Std. Deviation
B1.2. My organisation's career sites make it easier than ever for candidates to learn about its open positions.	3.41	.73
b1.1. My organisation's corporate websites make it easier than ever for candidates to learn about its open positions	3.37	.81
B1.4. My organisation usually uses employee referrals to make it easier than ever for candidates to learn about your organisation and its open positions.	3.13	.64
B1.3. My organisation usually uses various social media pages to make it easier than ever for candidates to learn about its open positions.	2.89	.76
Total	3.20	.52

Source: Field survey, Asiamah (2015)

Table 6 reveals that the means range from a low of 2.89 with a standard deviation of .76 ( $M=2.89$ ,  $SD=.76$ ) for item B1.3 “My organisation usually uses various social media pages to make it easier than ever for candidates to learn about its open positions” to a high of 3.41 and a standard deviation of .73 ( $M=3.41$ ,  $SD=.73$ ) for item B1.2.”My organisation’s career sites make it easier than ever for candidates to learn about its open positions”

Item B1.3.”My organisation usually uses various social media pages to make it easier than ever for candidates to learn about its open positions” with the lowest mean suggests that most of the respondents’ responses lie between 2.13 ( $2.89 - .76$ ) and 3.65 ( $2.89 + .76$ ) indicating a consistency among the responses about sourcing channels that make it easier for respondents’ organisations to use ICT for employee recruitment. On the other hand, item B1.2. ”My organisation’s career sites make it easier than ever for candidates to learn about its open positions” with the highest mean suggests that most of the respondents’ responses lie between 2.68 ( $3.41 - .73$ ) and 4.14 ( $3.41 + .73$ ) indicating that the respondents were consistent when they said that their organisation’s career sites make it easier than ever for candidates to learn about its open position. The smallness of the standard deviations (relative to the means) indicates that the data points are close to the mean, an indication that the mean represents a consensus rating by the respondents and not a simply numerical average.

Table 7

Means and Standard deviations on Recruitment Channels

Recruitment Channels	Mean	Std. Deviation
b3.2.Job advertisement is usually used in this organisation	3.36	.58
b3.6.Head Hunting is usually used in this organisation	3.24	.74
b3.1.Internal recruitment is usually used in this organisation	2.83	.91
b3.3.Internet job sites are usually used in this organisation	2.51	1.10
b3.5.Mobile recruiting: technology for addressing candidates through Smartphone apps, social technology is usually used in this organisation	2.25	1.20
b3.4.Online recruitment is usually used in this organisation	2.13	1.05
Total	2.72	.78

Source: Field survey, Asiamah (2015)

As can be seen from table 7, respondents were asked to rate 6 issues related to recruitment channels. It appears that 3 issues were rated more than

one standard deviation above the grand mean and 3 issues rated more than 1 standard deviation below the grand mean (M=2.72,S.D=.78) are also indicated. Issues rated high are job advertisement which usually used in this organisation, head hunting is usually used in the organisation, and internet recruitment is usually used in this organisation. Items rated low below the grand mean are internet job sites are usually used in this organisation, mobile recruiting, and online recruitment are usually used in this organisation.

Table 8

Means and Standard Deviations on Feedback Methods

Feedback Methods in recruitment	Mean	Std. Deviation
B5.2.Applicants that are finally rejected are informed by E-mail communication	3.19	.89
b5.1.Applicants that are finally rejected are informed by telephone communication	3.15	.96
b5.3.Applicants that are finally rejected are informed right after the interview	2.83	1.17
b5.4.Applicants that are finally rejected are informed by a letter	1.65	.97
Total	2.70	.78

Source: Field survey, Asiamah (2015)

Table 8 indicates the feedback method for employee recruitment and selection. As can be seen from table 10 respondents were asked to rate 4 issues related to feedback method. It appears that 3 issues were rated more than one

standard deviation above the grand mean and a single issues rated more than 1 standard deviation below the grand mean (M=2.70,S.D=.78) are also indicated. Issues rated high are: Applicants that are finally rejected are informed by e-mail communication; Applicants that are finally rejected are informed by telephone communication; Applicants that are finally rejected are informed right after the interview and the low rated issue is applicants that are finally rejected are informed by letters. This shows that information technology is used in recruitment process such as the e-mails and telephones.

E-mails mimics the way regular postal mail works (Chellis,Perkins & Str-ebe,2000)

**Effects of Information, Communication Technology on Employee**

**Recruitment**

Table 9

Means and Standard Deviations on Relevance of ICT in Employee Recruitment

Relevance of ICT in Employee Recruitment		
	Mean	Std. Deviation
c1.4.Making employee recruitment exercises relevant in the world of technology	3.77	.42
c1.7.Promoting effectiveness in employee recruitment exercises	3.77	.42
c1.6.Reducing man-hour in the discharge of duties during recruitment exercises	3.76	.49



c1.5.Preventing financial dishonesty during employee recruitment exercises	3.75	.52
c1.3.ICT is relevant for reducing boredom on gathering information on employee recruitment	3.67	.59
c1.1.ICT is relevant for facilitating information gathering on employee recruitment	3.37	.53
c1.2.ICT is relevant for enhancing authentic information gathering on employee recruitment	3.12	.40
Total	3.61	.36

Source: Field survey, Asiamah (2015)

Respondents were asked to rate 7 different issues on effects of information communication technology on employee recruitment. Table 12 presents the mean response for the six issues rated more than 1 S.D. above the grand mean and 1 issue rated more than 1 S.D. below the grand mean ( $M=3.61, S.D.=0.36$ ). The items rated high are ICT is making employee recruitment exercise relevant in the world of technology, promoting effectiveness in employee recruitment, reducing man-hour in discharge of duties, preventing dishonestly during employee recruitment exercise, relevant in reducing boredom and relevant for facilitating information gathering. The lowest rating is the ICT relevant for enhancing authentic information gathering on employee recruitment. This implies that information technology has a role to play in the recruitment process. These findings are consistent with Tiago and Martins (2010) that information technology is universally regarded as an essential tool in enhancing the competitiveness of the economy of a country.

Table 10

Means and Standard deviations on Use of ICT to Improve

Employee Recruitment

Use of ICT to Improve Employee Recruitment	Mean	Std. Deviation
c2.5.Enhancing data processing of employee recruitment	3.77	.45
c2.3.Enhancing better record keeping during employee recruitment exercises	3.76	.45
c2.4.Enhancing monitoring of applications for employment	3.72	.53
c2.1.Enhancing decision making on employee recruitment	3.37	.53
c2.2.Improving skill acquisition in employee recruitment	3.36	.58
Total	3.60	.40

Source: Field survey, Asiamah (2015)

Table 10 reveals that the mean range from a low of 3.36 with a standard deviation of .58 ( $M=3.36$ ,  $SD=.58$  for item c2.2 Improving skill acquisition in employee recruitment to a high of 3.77 and a standard deviation of .45 ( $M=3.77$ ,  $SD=.45$ ) for item c2.5.Enhancing data processing of employee recruitment. It was shown from the table that the majority of the respondents agreed that ICT Enhancing data processing of employee recruitment, Enhancing better record keeping during employee recruitment exercises,

Enhancing monitoring of applications for employment, Enhancing decision making on employee recruitment and .Improving skill acquisition in employee recruitment. It can be concluded from the study that the respondents agreed that the above stated use of ICT to improve employee recruitment.( Giving the mean of means  $M=3.36$  and the standard deviation of  $SD=.58$ )

Table 11

Means and Standard deviations on Use of ICT in Facilitating Employee Recruitment

Use of ICT in Facilitating Employee Recruitment	Mean	Std. Deviation
c3.3.Facilitating adequate data storage of insurance records	3.76	.45
c3.1.Facilitating employment for majority of people	3.72	.58
c3.2.Facilitation of information dissemination on employee recruitment	3.55	.68
Total	3.68	.45

Source: Field survey, Asiamah (2015)

Table 11 reveals that means range from 3.55 with the standard deviation of .68 ( $M=3.55$ ,  $SD=.65$ ) for item c3.2.Facilitation of information dissemination on employee recruitment as a low mean and high of 3.76 and standard deviation of .45 for item c3.3.Facilitating adequate data storage of insurance records. The responses lie between 2.8 and 4.23 for the use of ICT in facilitating employee recruitment on information dissemination on employee recruitment indicating a consistency when they said that ICT facilitates information dissemination. The findings are consistent with the

saying of Buckley et al. 2004 that the firm can gather all necessary applicant information at the first point of contact using information technology.

Table 12

Means and Standard deviations on ICT Support in Employee Recruitment

ICT Support in Employee Recruitment	Mean	Std. Deviation
c4.1. Providing storing for your insurance companies' data base	3.60	.51
C4.4. HR professionals in my organisation use their LinkedIn profiles to send out information about open positions to others on the social site.	3.56	.59
c4.3. Platforms like social media are a great and affordable solutions to employee recruitment for HR professionals in my organisation	3.55	.61
c4.2. ICT providing solution to specific employee recruitment	3.07	.84
Total	3.44	.53

Source: Field survey, Asiamah (2015)

Table 12 shows that the mean range from a low of 3.07 with a standard deviation of .84 (3.07-.84) for item c4.2 ICT providing solution to specific employee recruitment to a high of 3.60 with a standard deviation of .51 (3.60-.51) for item c4.1 providing storing for your insurance companies' data base. Item c4.2 ICT providing solution to specific employee recruitment with the lowest mean suggest that most of the respondents' response lie between 2.23

(3.07-.84) indicating that they agreed to the response on ICT support in employee recruitment, that is ICT provides solution to specific employee recruitment. On the other hand, item c4.1.Providing storing for your insurance companies' data base with the high mean suggests that most of the respondents' responses lie between 3.09 ( 3.60-.51) and 4.11 (3.60+ .51) indicating that the respondents were consistent when they said that ICT is Providing storing for your insurance companies' data base.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### Introduction

This chapter provides a summary of the major findings of the study, and highlights the main conclusions that emerged from it. The study set out to explore information technology and employee recruitment in the insurance industry in Ghana. The chapter is presented in four main segments. The first segment presents a summary of the study; the second segment highlights the main conclusions drawn from the findings; the third segment emphasizes the contributions of the study to both knowledge and practice, and the final segment provides a number of recommendations for improving information technology and employee recruitment in Ghana

#### Summary

The summary section is presented in two parts: the summary of the study, and summary of major findings from the study

#### Summary of the Study

The success of organisations in this modern business environment depends on the caliber of the manpower that steers the day to day affairs of the organisations. The process of recruiting all categories of employees into both private and public companies has been a matter of concern to many and needs attention for it is the wish of every organisation to attract the best human resource in order to channel their collective effort into excellent performances.

Research has shown that companies which attempt to increase their competitiveness by investing in new technology and becoming involved in the quality movement also make investment in the state of the art staffing (McMahon, 2006). However, while the literature seems to support the importance of information technology in general, little is known about how the concept of information technology for recruitment is being used or implemented in the world of works in Ghana. It is this gap that has provided the motivation to explore information technology and employee recruitment in the insurance industry in the Accra Metropolitan Assembly in the greater Accra region of Ghana where most of the registered insurance companies in Ghana can be found. Therefore, the essence of this study is to explore the use of information technology in employee recruitment in the insurance industry in Ghana. To accomplish the task, the following objectives were defined:

- (i) Explore the various facets of the information technology and employee recruitment in the insurance industry.
- (ii) Examine the relationship between information technology and employee recruitment in the insurance industry.
- (iii) Assess the institutional arrangement and capacity of the insurance industry to use information technology in employee recruitment

A number of both empirical and theoretical issues associated with the key variables in the study, and their relationships were reviewed. The study was guided by the Technology Acceptance Model as propounded by Davis (1989)

The study was guided by both quantitative methodologies. Data was mainly collected using survey, questionnaires which were designed by the

researcher, and were self-administered to respondents with the help of his assistants. The actual data collection was preceded by a pilot study which helped the researcher to define the questionnaire in order to sharpen its focus. The rate of return for the questionnaire was 89%.

The data collected were analyzed statistically with the Statistical Product and Service Solution (SPSS) version 21 format. Being a descriptive and analytic study, both descriptive and inferential statistics were used. The descriptive statistics included the mean, percentage and the standard deviation.

In all three research questions were asked:

- (i) What are the various facets of the information technology as they relate to employee recruitment?
- (ii) Is there any statistical significant relationship between information technology and employee recruitment in the insurance industry?
- (iii) What institutional arrangement and capacity are in place for the insurance industry to use information technology in employee recruitment?

### **Summary of Major Findings**

The major findings of this study are that:

1. Insurance companies in Ghana use information technology in their recruitment process and various information technology use are the computers, printers, telephones, corporate websites and the internet such as the e-mails.
2. Information technology enhances data storage and retrieval. Human resources professionals generally process a considerable amount of paperwork and also have to keep much of that paperwork on file for a considerable period



of time. The use of electronic imaging has made it possible for companies to store and retrieve files in an electronic format. Technology also makes it possible for human resources professionals to simply print the forms that are needed for employees. Printing on demand eliminates the need to dig through an endless number of files in the file cabinet to find what is needed.

- 3 Information technology enhances better record keeping during employee recruitment exercises and monitoring of application for employment
- 4 Platforms like social media are a great and affordable solution to employee recruitment. One way in which human resources has been significantly impacted by technology is in the area of recruiting. Before the Internet, HR recruiters had to rely on print publications, such as newspapers, to post jobs and get prospects for open positions. Other methods such as networking also were used, but HR recruiters did not have the ability to post a job in one or more locations and have millions of people see it all at once. Technology has made recruiting more efficient and, in the hands of the right recruiter, more effective as well.
- 5 Most of the insurance companies have their own institutional arrangement and capacity to use information technology in employee recruitment. The main arrangement is that the individual companies are responsible for the overall information technology policy, strategies and related regulations. The companies are to implement and deploy their systems in accordance with the stated policy and any related

regulations. The companies IT department will through related regulations and agreement, monitor IT policy implementation within the company.

Secondly, IT planning and budgeting is taken up as part of the companies' programme of work

6. The best candidates for a job are likely already employed by your competitors. But identifying these candidates is a hard problem, convincing them to come and work for you is harder still.
7. References are almost worthless now, as people have stopped giving bad references. Mismatch between hiring schedule of employers and candidates means that often when good candidates are available, job vacancies aren't.

## **Conclusion**

The key objective of the research is to assess the role of information technology and employee recruitment in the insurance industry in Ghana. In order to achieve these objectives, a survey was conducted in six insurance companies to give answers to these questions. In conclusion, the results show that the role of information technology in employee recruitment becomes more important and is an upcoming topic in Ghanaian companies. At this point in time it is in the fledging stage, but the outcomes indicate a trend to use information technology for employee recruitment. The study on the whole accounts that information technology is a useful tool to improve employee recruitment in all insurance companies. The study further concludes

that social media sites such as Face book and the Internet are not in full use for employee recruitment in the insurance companies in Accra metropolis.

### **Recommendations**

On the basis of the findings of this study and for the purpose of achieving the stated objectives, the following recommendations are made to increase the use of information technology and employee recruitment in the insurance industry in Ghana. It is recommended that

1. All applicants must be treated fairly; issues of favouritism should be avoided while giving the chance to all. Employee referrals though a good idea should be minimized to cater for a certain number of people rather than a whole scale opportunity. That gives room to favouritism and at times employment of individuals who might not contribute meaningfully to organisational output.
2. E-recruitment which is part of the information technology must be used by the insurance industry in Ghana. Especially using internet to undertake interviews which most of the companies are not doing. Social media such as Face Book and WhatsApp will be helpful for recruitment.
3. The national insurance commission should established information technology desk. This help desk will perform the traditional role of providing technical support to IT users within the sector .In addition, the help desks will coordinate IT services and facilities to reduce duplication of IT services. It will encourage the insurance companies to employed information technology in their recruitment services.

### **Suggestions for Further Studies**

This research was limited to six insurance companies in the Accra metropolis. It is therefore recommended that studies in the information technology and employee recruitment can be further expanded to more insurance companies across the country in order to obtain a more generalized view of the information technology and employee recruitment.

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**APPENDIX A**  
**UNIVERSITY OF CAPE COAST**  
**COLLEGE OF HUMANITIES AND LEGAL STUDIES**  
**SCHOOL OF BUSINESS**

Dear Respondent,

**REQUEST FOR COMPLETION OF DESSERTATION QUESTIONNAIRE**

My name is Kwame Asiamah I am MBA student of the College of Humanities and Legal Studies (School of Business) of the University of Cape Coast. I am undertaking a research on information, communication technology and recruitment in the insurance industry. It is on this note that I request you to answer the attached questionnaire. This exercise is solely for academic purpose. I therefore guarantee that the information supplied will be treated confidentially and used only for this study.

Thanks for your co-operation.

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**QUESTIONNAIRE ON INFORMATION TECHNOLOGY AND  
EMPLOYEE RECRUITMENT IN THE INSURANCE INDUSTRY**

**SECTION A**

Please tick (√) where appropriate

1. Category/Type of insurance company/industry.....
2. .Sex:    Male             Female
3. Position:            Director Manager/general manager Head/Supervisor  
Other.....
4. Qualification: Ph.D.  Masters  First degree others.....
5. Length of service..... years 0-2 2-5 5-10 10+

6. Age: Below 25 years  25 – 35 years  35-45years  45-55years  55+years

7. ICT skills Elementary  Packaging  Certificate

others.....

**SECTION B: Employee Recruitment and Selection**

S/N	Statement	SA	A	D	SD
B1	Sourcing Channels				
1	My organisation’s corporate websites make it easier than ever for candidates to learn about its open positions				
2	My organisation’s career sites make it easier than ever for candidates to learn about its open positions.				
3	My organisation usually uses various social media pages to make it easier than ever for candidates to learn about its open positions.				
4	My organisation usually uses employee referrals to make it easier than ever for candidates to learn about your organisation and its open positions.				
5	My organisation’s corporate websites make it easier than ever for candidates to learn about its open positions.				
B2	Human Resource Services				
1	I use at least one ICT tool in my duties (e.g. computer, printer etc)				
2	In this organisation, recruitment is offered electronically				
3	In this organisation, training is offered electronically				
4	In this organisation, dispute resolution is offered electronically				
5	In this organisation, employee development is offered electronically				
B3	Recruitment Channels				

1	Internal recruitment is usually used in this organisation				
2	Job advertisement is usually used in this organisation				
3	Internet job sites are usually used in this organisation				
4	Online recruitment is usually used in this organisation				
5	Mobile recruiting: technology for addressing candidates through Smartphone apps, social technology is usually used in this organisation				
6	Head Hunting is usually used in this organisation				
B4	Selection Methods				
1	Screening CVs/ resume selection is usually used in this organisation				
2	Personality test is usually used in this organisation				
3	Aptitude test (written or online) is usually used in this organisation				
4	Interviews are usually used in this organisation				
5	Interviews are the basic filter of the selection process in this organisation				
6	Applicants usually go through more than one interview				
7	Sometimes an employee is asked to undergo multiple recruitment tests				
8	In this organisation, personality matters in the selection process				
B5	Feedback methods				
1	Applicants that are finally rejected are informed by telephone communication				
2	Applicants that are finally rejected are informed by E-mail communication				
3	Applicants that are finally rejected are informed right after the interview				
4	Applicants that are finally rejected are informed by a letter				

B6	Organisational Philosophy				
1	This organisation believes that group spirit is the most important personal characteristic during the selection process				
2	This organisation believes that personal initiative is the most important personal characteristic during the selection process				
3	This organisation believes that cooperation is the most important personal characteristic during the selection process				
4	This organisation believes that strong perception is the most important personal characteristic during the selection process				
B7	Challenges				
1	This organisation faces a challenge with respect to general managers as far as recruitment and selection process is concerned				
2	This organisation faces a challenge in the area of heads of department as far as recruitment and selection process is concerned				
4	This organisation faces a challenge in the area of IT specialists as far as recruitment and selection process is concerned				
5	This organisation faces a challenge in the area of employees as far as recruitment and selection process is concerned				



SECTION C: Effects of Information, Communication Technology on Employee Recruitment The instrument below is a Likert rating scale questionnaire. It is designed in a four Viz;SA = Strongly Agree = 4; A = Agree = 3; D = Disagree; SD = Strongly Disagree

S/N	Statement	SA	A	D	SD
1	ICT providing solution to specific employee recruitment				
2	ICT is relevant for facilitating information gathering on employee recruitment				
3	ICT is relevant for enhancing authentic information gathering on employee recruitment				
4	ICT is relevant for reducing boredom on gathering information on employee recruitment				
5	Enhancing decision making on employee recruitment				
6	Facilitation of information dissemination employee recruitment				
7	Improving skill acquisition in employee recruitment				
8	Promoting effectiveness in employee recruitment exercises				
9	Enhancing better record keeping during employee recruitment exercises				
10	Preventing financial dishonesty during employee recruitment exercises				
11	Facilitating employment for majority of people				
12	Making employee recruitment exercises relevant in the world of technology				
13	Reducing man-hour in the discharge of duties during recruitment exercises				
14	Enhancing monitoring of applications for employment				
15	Facilitating adequate data storage of insurance records				
16	Enhancing data processing employee recruitment				
17	Providing storing for your insurance companies' data				

	base				
18	Platforms like social media are a great and affordable solutions to employee recruitment for HR professionals in my organisation				
19	HR professionals in my organisation use their LinkedIn profiles to send out information about open positions to others on the social site.				

**SECTION D: Challenges Faced by HR department in Recruitment and selection practices/Suggested solutions**

1. What are the employee recruiting challenges that the HR department face in this organisation and how do you overcome them?

.....  
 .....  
 .....  
 .....

2. Suggestions to overcome recruiting challenges faced by HR department

.....  
 .....  
 .....  
 .....

3. **How can recruitment and selection practices in your organisation be improved?**

.....  
 .....  
 .....  
 .....

**WE HAVE COME TO THE END OF THIS INTERVIEW.  
 I WOULD LIKE TO THANK YOU FOR YOUR PARTICIPATION IN MY RESEARCH**

## APPENDIX B

TABLE OF SAMPLE SELECTION

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

SOURCE: Krejcie and Morgan (1970) S = Sample Size N= Population